

**B9I (Official Form 9I)** (Chapter 13 Case) (12/11)

Case Number **13-70821**

**UNITED STATES BANKRUPTCY COURT Western District of Virginia**

**Notice of  
Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 5/13/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors – Do not file this notice in connection with any proof of claim you submit to the court  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):  
Howd Thomas Albert Jr.  
2591 Crab Creek Rd  
Christiansburg, VA 24073

Case Number:  
13-70821

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-1970

Attorney for Debtor(s) (name and address):  
Tracy Allen Giles  
Giles & Lambert PC  
P. O. Box 2780  
Roanoke, VA 24001-0000  
Telephone number: (540) 981-9000

Bankruptcy Trustee (name and address):  
Christopher T. Micale (393585)  
P. O. Box 1001  
Roanoke, VA 24005  
Telephone number: (540) 342-3774

**Meeting of Creditors**

Date: **June 11, 2013**

Time: **10:00 AM**

Location: **cr mtg, ROA, First Campbell Square, Rm 120, 210 First St, SW, Roanoke, VA 24011**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:  
***You can now file your Proof of Claim at the court's website located at [www.vawb.uscourts.gov](http://www.vawb.uscourts.gov)***  
***Address to file Proof of Claim Only:***  
210 Church Ave.  
Room 200  
Roanoke, VA 24011

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **9/9/13**

For a governmental unit (except as otherwise  
provided in Fed. R. Bankr. P. 3002 (c)(1)): **11/12/13**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/12/13**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

The debtor has filed a plan.

Date: **7/25/13**, Time: **10:00 AM**, Location: **Roanoke, US Bankruptcy Courtroom,, 2nd Flr, 210 Church Ave., Roanoke, VA 24011**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

210 Church Ave.  
Room 200  
Roanoke, VA 24011  
(540) 857-2391

**For the Court:**

Clerk of the Bankruptcy Court:  
John W. L. Craig

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 5/14/13

## EXPLANATIONS

B9I (Official Form 9I) (12/11)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>Refer to Other Side for Important Deadlines and Notices</b>	

United States Bankruptcy Court  
Western District of Virginia

In re:  
Howd Thomas Albert, Jr.  
Debtor

Case No. 13-70821-rbc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0423-7

User: southallv  
Form ID: b9i

Page 1 of 3  
Total Noticed: 29

Date Rcvd: May 14, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2013.

db +Howd Thomas Albert, Jr., 2591 Crab Creek Rd, Christiansburg, VA 24073-6431  
aty +Malissa Lambert Giles, Giles & Lambert PC, P O BOX 2780, ROANOKE, VA 24001-2780  
tr +Christopher T. Micale (393585), P. O. Box 1001, Roanoke, VA 24005-1001  
3775907 +Capl/bstby, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438  
3775908 +Christina Albert, 1130 B King St, Christiansburg, VA 24073-5612  
3775910 +Credit Collections I, 2601 Nw Expressway Suite 1000e, Oklahoma City, OK 73112-7238  
3775911 +Emergency Coverage Corp, P.O. Box 740023, Cincinnati, OH 45274-0023  
3775912 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
(address filed with court: Focused Recovery Solut, 9701 Metropolitan Ct Ste,  
North Chesterfield, VA 23236)  
3775915 +HHRG, PO Box 189053, Fort Lauderdale, FL 33318-9053  
3775918 +Lewis Gale Hospital Montgomery, PO Box 13620, Richmond, VA 23225-8620  
3775917 +Lewis Gale Hospital Montgomery, PO Box 99400, Louisville, KY 40269-0400  
3775921 +Montgomery Radiology Assoc, 2001 S. Main Street, Suite 1, Blacksburg, VA 24060-6667  
3775922 +Montgomery Regional Hospital, 3700 South Main St., PO Box 90004, Blacksburg, VA 24062-9004  
3775923 +Montgomery Surgery Associates, 3 Maryland Farms, Suite 250, Brentwood, TN 37027-5053  
3775924 +Ntelos, PO Box 580113, Charlotte, NC 28258-0113  
3775926 +Richard L. Padgett, 521 Roanoke Blvd, Salem, VA 24153-5006  
3775928 +Southwest Virginia Orthopedics, 825 Davis St, Suite A, Blacksburg, VA 24060-7013  
3775909 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156  
(address filed with court: COMMONWEALTH OF VIRGINIA, DEPT OF TAXATION, P.O. BOX 2369,  
Richmond, VA 23218)  
3775931 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)  
3775925 +nTelos, 782 New River Rd, Christiansburg, VA 24073-6503

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tgiles@gileslambert.com May 14 2013 21:54:41 Tracy Allen Giles,  
Giles & Lambert PC, P. O. Box 2780, Roanoke, VA 24001-0000  
3775913 +EDI: RMSC.COM May 15 2013 05:48:00 GEMB, P.O. Box 960001, Orlando, FL 32896-0001  
3775914 +EDI: RMSC.COM May 15 2013 05:48:00 Gemb/gap, Attn: Bankruptcy, Po Box 103104,  
Roswell, GA 30076-9104  
3775916 +EDI: IRS.COM May 15 2013 05:48:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346  
3775919 +EDI: RMSC.COM May 15 2013 05:48:00 Lowes /GECRB, Attention: Bankruptcy Department,  
Po Box 103104, Roswell, GA 30076-9104  
3775920 +E-mail/Text: smithpg@montgomerycountyva.gov May 15 2013 06:21:16 Montgomery County Treasurer,  
755 Roanoke Street, Suite 1B, Christiansburg, VA 24073-3169  
3775929 EDI: AGFINANCE.COM May 15 2013 06:39:00 Springleaf Financial S, Po Box 299,  
Christiansburg, VA 24068  
3775927 +E-mail/Text: bankruptcy@bbandt.com May 15 2013 09:01:41 Sheffield Fn,  
Bb&T/Attn: Bankruptcy Department, Po Box 1847, Wilson, NC 27894-1847  
3775930 +EDI: CITICORP.COM May 15 2013 05:13:00 Texaco, Des Moines, IA 50359-0001

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0423-7

User: southallv  
Form ID: b9i

Page 2 of 3  
Total Noticed: 29

Date Rcvd: May 14, 2013

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 16, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0423-7

User: southallv  
Form ID: b9i

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Total Noticed: 29

Date Rcvd: May 14, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2013 at the address(es) listed below:

Christopher T. Micale (393585) chapter13\_trustee@ch13wdva.com, tng@ch13wdva.com  
Malissa Lambert Giles on behalf of Debtor Howd Thomas Albert, Jr.  
courtdocs@gileslambert.com;gileslambertecf@gmail.com  
Tracy Allen Giles on behalf of Debtor Howd Thomas Albert, Jr.  
courtdocs@gileslambert.com;gileslambertecf@gmail.com  
USTrustee USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 4